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			KANG, IRENE S	
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/709,360	Applicant(s) LASKIN ET AL.
	Examiner IRENE KANG	Art Unit 4194

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
 - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
 - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED. (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 29 April 2004.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-44 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-44 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date 05/10/2004, 05/26/2004
- 4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____.
- 5) Notice of Informal Patent Application
- 6) Other: _____

DETAILED ACTION

Specification

The abstract of the disclosure is objected to because of undue length. Abstract should be between 50-150 words. Correction is required. See MPEP § 608.01(b).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

- (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-6, 8-14, 16-30, 32-37, and 39-44 are rejected under 35 U.S.C. 103(a) as being unpatentable over Morano et al. (Pub. No.: US 2004/0078271) in view of the publication on July/August of 2003 of PriceWaterhouse Coopers (herein referred to as PWC) from the Personal Financial Services Newsletter titled “Dividend and Capital Gain Changes under the Jobs and Growth Tax Relief Reconciliation Act (JGTRRA): Adding Complexity for Investors”.

As to Claim 1, *Morano* teaches an automated computer-implemented apparatus for determining the dividend income of one or more investors for a selected time frame resulting from mutual fund dividend distributions made to accounts of the investors from one or more

mutual funds (see at least Abstract, Figure 1, ¶[0001], ¶[0033], ¶[0034], ¶[0076], and ¶[0122])
the apparatus comprising:

- (a) a first database that stores account transaction history data of the investors for each of the mutual funds (see at least Figure 5 - items 550, 560, and 570, ¶[0001], ¶[0034], ¶[0038], ¶[0041], ¶[0060], and ¶[0063]);
- (b) a second database that stores dividend distribution information for each of the mutual funds and information indicating what percentage of dividend distributions of each of the mutual funds are dividend income (see at least Figure 5 – items 500 and 510, ¶[0001], ¶[0034], ¶[0041], ¶[0060] through ¶[0063], ¶[0110], and ¶[0118]); and
- (c) a dividend income calculation engine which receives and processes the account transaction history data, the dividend distribution information, and the percentage of mutual fund dividend distributions that are dividend income from the first and second databases to automatically determine the individual dividend income for a selected time frame for one or more of the investors, the account transaction history data being used to provide transaction data for a specific investor and to determine whether requirements are met for a specific investor (see at least Figure 1, Figure 5 – item 540, ¶[0001], ¶[0033], ¶[0034], ¶[0041], ¶[0043], ¶[0055], ¶[0056], ¶[0076] ¶[0080], ¶[0102], ¶[0107], ¶[0108], ¶[0110], and ¶[0118]).

Morano does not specifically teach QDI or personal QDI. However, it was known in the art at the time of invention that calculation of the relevant dividend income would include QDI

and relevant individual dividend income would include personal QDI per *PWC* (see at least page 6, columns 2-3, and page 7, column 1). It would have been obvious to one of ordinary skill in the art at the time of the invention to include such information for convenience to the customer in minimizing their tax liability and complying with then current law.

Morano, also, does not specifically teach a calculation engine used to determine whether holding period requirements are met for a specific investor. However, it was known in the art at the time of invention that holding period would be included in the account transaction history data per *PWC* (see at least page 6, columns 2-3). It would have been obvious to one of ordinary skill in the art at the time of the invention to include such information for convenience to the customer in minimizing their tax liability and complying with then current law.

As to Claim 2, *Morano* teaches a user interface for allowing an investor to communicate via a communication medium with the calculation engine to initiate a request for an individual dividend calculation to be performed for a selected time frame and for one or more selected accounts, wherein the calculation engine automatically performs the determination of the individual dividend income calculation for the one or more selected accounts upon receiving a request from the user interface (see at least Figure 1, Figure 3, Background, ¶[0034], ¶[0040], ¶[0041], ¶[0047], ¶[0055], ¶[0056], ¶[0073], ¶[0083], and ¶[0118]).

Morano does not specifically teach QDI or personal QDI. However, it was known in the art at the time of invention that calculation of the relevant dividend income would include QDI and relevant individual dividend income would include personal QDI per *PWC* (see at least page 6, columns 2-3, and page 7, column 1). It would have been obvious to one of ordinary skill in the

art at the time of the invention to include such information for convenience to the customer in minimizing their tax liability and complying with then current law.

As to Claim 3, *Morano* teaches that the user interface is a web browser and the communication medium is the Internet (see at least ¶[0035] and ¶[0036]).

As to Claim 4, *Morano* teaches a third database that stores account type information for the accounts of the investors for each of the mutual funds, wherein the calculation engine receives the account type information from the third database and determines the additional individual calculation only for selected types of accounts (see at least Figure 5 – item 530 and 540, ¶[0001], ¶[0033], ¶[0037], ¶[0038], ¶[0055], ¶[0063], and ¶[0066]).

Morano does not specifically teach QDI or personal QDI. However, it was known in the art at the time of invention that calculation of the relevant dividend income would include QDI and relevant individual dividend income would include personal QDI per *PWC* (see at least page 6, columns 2-3, and page 7, column 1). It would have been obvious to one of ordinary skill in the art at the time of the invention to include such information for convenience to the customer in minimizing their tax liability and complying with then current law.

As to Claim 5, *Morano* teaches that the dividend information includes dividend distribution frequency information (see at least ¶[0038], ¶[0062] – it is implicit that the frequency of dividend distribution would be included in this periodically updated information)

and dividend amount per share information (see at least Figure 11, ¶[0038], ¶[0062], and ¶[0095]).

As to Claim 6, *Morano* teaches that the selected time frame is a calendar year (see at least ¶[0055], ¶[0073], ¶[0076] ¶[0080], ¶[0083], and ¶[0089]).

As to Claim 8, *Morano* teaches that the first database and the second database are subparts of the same database (see at least ¶[0034], ¶[0038], ¶[0054], and ¶[0063]).

Claim 9 is rejected for the same reasoning as Claim 1.

Claim 10 is rejected for the same reasoning as Claim 2.

Claim 11 is rejected for the same reasoning as Claim 3.

Claim 12 is rejected for the same reasoning as Claim 4.

Claim 13 is rejected for the same reasoning as Claim 5.

Claim 14 is rejected for the same reasoning as Claim 6.

Claim 16 is rejected for the same reasoning as Claim 8.

As to Claim 17, *Morano* teaches a computer-implemented method of automatically providing individual dividend income information to a mutual fund investor, the investor having one or more accounts in one or more mutual funds that declare dividend distributions (see at least Abstract, Background, Figure 5, ¶[0001], ¶[0033], ¶[0060], ¶[0064], ¶[0066], ¶[0095] and ¶[0108]), the method comprising:

- (a) an investor inputting via a user interface (see at least Figure 1, Figure 2, ¶[0034], ¶[0040], and ¶[0073]):
 - (i) an indication of which accounts the individual dividend income information is desired (see at least Figure 9 – item 910, Figure 10, Figure 11, ¶[0055], ¶[0073], and ¶[0076]), and
 - (ii) a time frame for which the individual dividend income information is desired (see at least Figure 9 – item 910, Figure 10, Figure 11, ¶[0055], ¶[0073], and ¶[0076]);
- (b) providing a first database that stores account transaction history data of the mutual fund investor for each of the mutual funds held by the investor, and a second database that stores dividend distribution information for each of the mutual funds held by the investor and information indicating what percentage of dividend distributions of each of the mutual funds held by the investor are dividend income (see at least Figure 1, Figure 5 – item 540, ¶[0001], ¶[0033], ¶[0034], ¶[0038], ¶[0041], ¶[0043], ¶[0055], ¶[0056], ¶[0062], ¶[0076] ¶[0080], ¶[0095], ¶[0102], ¶[0110], and ¶[0118]);
- (c) automatically determining the individual dividend income for the indicated accounts and time frame by using a dividend income calculation engine which receives and processes the investor inputs, the account transaction history data, the dividend distribution information, and the percentage of mutual fund dividend distributions that are dividend income from the first and second databases, the account transaction history data being used to provide transaction data for an

investor and to determine whether requirements are met for a specific investor (see at least Figure 1, Figure 5 – item 540, ¶[0001], ¶[0033], ¶[0034], ¶[0041], ¶[0043], ¶[0055], ¶[0056], ¶[0076] ¶[0080], ¶[0095], ¶[0102], ¶[0107], ¶[0108], ¶[0110], and ¶[0118]); and

(d) automatically providing individual dividend income information for the investor from the determined individual dividend income (see at least Figure 5, ¶[0062], ¶[0095], ¶[0099], ¶[0108], and ¶[0118]).

Morano does not specifically teach QDI or personal QDI. However, it was known in the art at the time of invention that calculation of the relevant dividend income would include QDI and relevant individual dividend income would include personal QDI per *PWC* (see at least page 6, columns 2-3, and page 7, column 1). It would have been obvious to one of ordinary skill in the art at the time of the invention to include such information for convenience to the customer in minimizing their tax liability and complying with then current law.

Morano, also, does not specifically teach a calculation engine used to determine whether holding period requirements are met for a specific investor. However, it was known in the art at the time of invention that holding period would be included in the account transaction history data per *PWC* (see at least page 6, columns 2-3). It would have been obvious to one of ordinary skill in the art at the time of the invention to include such information for convenience to the customer in minimizing their tax liability and complying with then current law.

As to Claim 18, *Morano* teaches the inputted time frame is a previous year's income (see at least ¶[0046], ¶[0055], ¶[0073], ¶[0076] ¶[0080], ¶[0083], and ¶[0089]) it is implicit that the

user can input the time frame of the previous year), and the individual dividend income information includes for each account:

- (i) total ordinary dividends from Form 1099-DIV for the previous year (see at least ¶[0046], ¶[0055], ¶[0064], ¶[0073], ¶[0076] through ¶[0078], ¶[0080], ¶[0081], ¶[0083], ¶[0089] - it is implicit that the user can input the time frame of the previous year and the corresponding information on the Form 1099-DIV),
- (ii) qualified dividends from Form 1099-DIV for the previous year (see at least ¶[0046], ¶[0055], ¶[0064], ¶[0073], ¶[0076] through ¶[0078], ¶[0080], ¶[0081], ¶[0083], ¶[0089] - it is implicit that the user can input the time frame of the previous year and the corresponding information on the Form 1099-DIV), and
- (iii) individual dividend income amount for the previous year (see at least ¶[0046], ¶[0055], ¶[0064], ¶[0073], ¶[0076] through ¶[0078], ¶[0080], ¶[0081], ¶[0083], ¶[0089] - it is implicit that the user can input the time frame of the previous year and the corresponding information on the Form 1099-DIV).

Morano does not specifically teach QDI or personal QDI. However, it was known in the art at the time of invention that calculation of the relevant dividend income would include QDI and personal QDI per *PWC* (see at least page 6, columns 2-3, and page 7, column 1). It would have been obvious to one of ordinary skill in the art at the time of the invention to include such information for convenience to the customer in minimizing their tax liability and complying with then current law.

As to Claim 19, *Morano* teaches the inputted time frame is an inputted number of days for the current year, and the individual dividend income information includes for each account (see at least Figure 7 through Figure 11, ¶[0002] through ¶[0004], ¶[0046], ¶[0061] through ¶[0065], and ¶[0107] – it is implicit that the updating process would result in the inputted time frame to include an inputted number of days):

- (i) total ordinary dividends paid to date for the current year (see at least Figure 7 through Figure 11, ¶[0002] through ¶[0004], ¶[0046], ¶[0061] through ¶[0065], ¶[0095], and ¶[0107] – it is implicit that the updating process would ultimately provide total ordinary dividends paid to date for the current year), and
- (ii) estimated individual dividend income amount to date for the current year (see at least Figure 7 through Figure 11, ¶[0002] through ¶[0004], ¶[0046], ¶[0061] through ¶[0065], ¶[0095], and ¶[0107] – it is implicit that the updating process would ultimately provide estimated individual dividend income amount to date for the current year).

Morano does not specifically teach QDI or personal QDI. However, it was known in the art at the time of invention that calculation of the relevant dividend income would include QDI and personal QDI per *PWC* (see at least page 6, columns 2-3, and page 7, column 1). It would have been obvious to one of ordinary skill in the art at the time of the invention to include such information for convenience to the customer in minimizing their tax liability and complying with then current law.

As to Claim 20, *Morano* teaches a third database that stores account type information for the accounts of the investors for each of the mutual funds, wherein the dividend income calculation engine receives the account type information from the third database, the account type information being used to indicate on the user interface which accounts are eligible for the individual dividend income information (see at least Figure 5 – item 530 and 540, ¶[0001], ¶[0033], ¶[0037], ¶[0038], ¶[0055], ¶[0063], and ¶[0066]).

Morano does not specifically teach QDI or personal QDI. However, it was known in the art at the time of invention that calculation of the relevant dividend income would include QDI and personal QDI per *PWC* (see at least page 6, columns 2-3, and page 7, column 1). It would have been obvious to one of ordinary skill in the art at the time of the invention to include such information for convenience to the customer in minimizing their tax liability and complying with then current law.

As to Claim 21, *Morano* teaches that the first database and the second database are subparts of the same database (see at least ¶[0034], ¶[0038], ¶[0054], and ¶[0063]).

As to Claim 22, *Morano* teaches a computer-implemented method of automatically generating individual dividend income information for selected mutual fund investors, each investor having one or more accounts in one or more mutual funds that declare dividend distributions, the method comprising (see at least Abstract, ¶[0001], ¶[0033], ¶[0034], ¶[0037], ¶[0038], ¶[0054], ¶[0055], ¶[0062], ¶[0063], ¶[0083], and ¶[0118]):

- (a) automatically identifying mutual fund investors who are recipients of a Form 1099-DIV for at least one mutual fund, the Form 1099-DIV including the dividend income for each of the mutual funds that are eligible for dividend (see at least Figures 9 through 11, Abstract, ¶[0001], ¶[0033], ¶[0034], ¶[0060], ¶[0062] through ¶[0066], ¶[0076], ¶[0094], ¶[0095], ¶[0107], ¶[0111], ¶[0115], and ¶[0118]);
- (b) automatically performing an individual dividend income calculation for each of the recipients (see at least Figures 9 through 11, Abstract, ¶[0001], ¶[0033], ¶[0055], ¶[0056], ¶[0064], ¶[0107], and ¶[0118]);
- (c) automatically comparing the individual dividend income and the dividend income on the Form 1099-DIV (see at least Figures 9 through 11, Abstract, ¶[0001], ¶[0033], ¶[0055], ¶[0056], ¶[0064], ¶[0095], ¶[0107], and ¶[0118]); and
- (d) generating individual dividend income information for only the mutual fund investors that have individual dividend income that is less than the dividend income on the Form 1099-DIV (see at least Figures 9 through 11, Abstract, ¶[0001], ¶[0033], ¶[0034], ¶[0040], ¶[0055], ¶[0056], ¶[0064], ¶[0095], ¶[0107], and ¶[0118]).

Morano does not specifically teach QDI or personal QDI. However, it was known in the art at the time of invention that calculation of the relevant dividend income would include QDI and relevant individual dividend income would include personal QDI per *PWC* (see at least page 6, columns 2-3, and page 7, column 1). It would have been obvious to one of ordinary skill in the

art at the time of the invention to include such information for convenience to the customer in minimizing their tax liability and complying with then current law.

As to Claim 23, Morano teaches:

- (i) providing a first database that stores account transaction history data of the mutual fund investors for each of the mutual funds (see at least Figure 5 - items 550, 560, and 570, ¶[0001], ¶[0034], ¶[0038], ¶[0041], ¶[0060], and ¶[0063]);
- (ii) providing a second database that stores dividend distribution information for each of the mutual funds and information indicating what percentage of dividend distributions of each of the mutual funds are QDI (see at least Figure 5 – items 500 and 510, ¶[0001], ¶[0034], ¶[0041], ¶[0060] through ¶[0063], ¶[0110], and ¶[0118]); and
- (iii) automatically determining the personal QDI for a selected time frame for each of the recipients using a QDI calculation engine which receives and processes the account transaction history data, the dividend distribution information, and the percentage of mutual fund dividend distributions that are QDI from the first and second databases, the account transaction history data being used to provide transaction data for a specific recipient and to determine whether holding period requirements are met for a specific recipient (see at least Figure 1, Figure 5 – item 540, ¶[0001], ¶[0033], ¶[0034], ¶[0041], ¶[0043], ¶[0055], ¶[0056], ¶[0076] ¶[0080], ¶[0102], ¶[0107], ¶[0108], ¶[0110], and ¶[0118]).

Morano does not specifically teach QDI or personal QDI. However, it was known in the art at the time of invention that calculation of the relevant dividend income would include QDI and relevant individual dividend income would include personal QDI per *PWC* (see at least page 6, columns 2-3, and page 7, column 1). It would have been obvious to one of ordinary skill in the art at the time of the invention to include such information for convenience to the customer in minimizing their tax liability and complying with then current law.

Morano, also, does not specifically teach a calculation engine used to determine whether holding period requirements are met for a specific investor. However, it was known in the art at the time of invention that holding period would be included in the account transaction history data per *PWC* (see at least page 6, columns 2-3). It would have been obvious to one of ordinary skill in the art at the time of the invention to include such information for convenience to the customer in minimizing their tax liability and complying with then current law.

As to Claim 24, *Morano* teaches that the first database and the second database are subparts of the same database (see at least ¶[0034], ¶[0038], ¶[0054], and ¶[0063]).

Claim 25 is rejected for the same reasoning as Claim 1.

Claim 26 is rejected for the same reasoning as Claim 2.

Claim 27 is rejected for the same reasoning as Claim 3.

Claim 28 is rejected for the same reasoning as Claim 4.

Claim 29 is rejected for the same reasoning as Claim 5.

Claim 30 is rejected for the same reasoning as Claim 6.

Claim 32 is rejected for the same reasoning as Claim 9.

Claim 33 is rejected for the same reasoning as Claim 10.

Claim 34 is rejected for the same reasoning as Claim 11.

Claim 35 is rejected for the same reasoning as Claim 12.

Claim 36 is rejected for the same reasoning as Claim 13.

Claim 37 is rejected for the same reasoning as Claim 14.

Claim 39 is rejected for the same reasoning as Claim 17.

Claim 40 is rejected for the same reasoning as Claim 18.

Claim 41 is rejected for the same reasoning as Claim 19.

Claim 42 is rejected for the same reasoning as Claim 20.

Claim 43 is rejected for the same reasoning as Claim 22.

Claim 44 is rejected for the same reasoning as Claim 23.

Claims 7, 15, 31, and 38 are rejected under 35 U.S.C. 103(a) as being unpatentable over Morano et al. (Pub. No.: US 2004/0078271) in view of PWC, and further in view of Peterson et al. (Pat. No.: US 7,016,873).

As to Claim 7, while *Morano* discloses a calculation engine (see at least Figure 1, ¶[0034], and ¶[0041]), it does not specifically disclose that the calculation engine uses a first in first out (FIFO) redemption methodology to make the holding period determination. However, it was well known to one of ordinary skill in the art to use a first in first out (FIFO) redemption methodology to make the holding period determination. *Peterson* discloses using a first in first

out (FIFO) redemption methodology to make the holding period determination (see at least Col. 3, lines 62-67 and Col. 4, lines 1-9).

Morano does not specifically teach QDI. However, it was known in the art at the time of invention that calculation of the relevant dividend income would include QDI per *PWC* (see at least page 6, columns 2-3, and page 7, column 1). It would have been obvious to one of ordinary skill in the art at the time of the invention to include such information for convenience to the customer in minimizing their tax liability and complying with then current law.

Claim 15 is rejected for the same reasoning as Claim 7.

Claim 31 is rejected for the same reasoning as Claim 7.

Claim 38 is rejected for the same reasoning as Claim 15.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure because some of the Applicant's claims have been disclosed in these publications:

1. Publication No. US 2006/0155632 filed by Cherkas et al. on July 6, 2001 and titled: "Automated, User Specific Tax Analysis of Investment Transactions using a Personal Tax Profile".
2. US Patent No. 6,064,983 issued on May 16, 2000 to Scott H. Koehler, and titled: "System for Performing Tax Computations".
3. US Patent No. US 7,165,044 issued on January 16, 2007 to Arthur Willard Chaffee, and titled: "Investment Portfolio Tracking System and Method".
4. Publication No. US 2003/0097324 filed by Stuart Julian Speckman on November 21, 2002 and titled: "Tool for Analyzing Investment Plans".
5. Publication titled: "2003 Distribution Schedule" on January 21, 2004 of Index Funds Advisors' webpage (www.ifa.com) as featured on www.archive.org.
6. Publication titled: "Jobs and Growth Tax Relief Reconciliation Act of 2003" on June 2003 of Morrison and Foerster's webpage (www.mofo.com).
7. Publication from Wall Street Journal titled: "Dividend-Tax Cut is Causing More Errors on 1099 Forms" on February 19, 2004 as featured on 1099Pro's webpage (www.1099Pro.com).
8. Publication titled: "DivTracker" on February 5, 2004 of Gainskeeper's webpage (www.qualified-dividends.com) as featured on www.archive.org.

9. Publication titled: "Jobs and Growth Tax Relief Reconciliation Act of 2003" of Public Law 108-27 108th Congress on May 28, 2003 as featured on www.wikisource.com.

10. Publication from Journal of Accountancy titled: "Tax relief - chapter 2003: what CPAs need to know about the new tax act" on October 1, 2003 as featured in www.dialogweb.com.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to IRENE KANG whose telephone number is (571)270-3611. The examiner can normally be reached on Monday through Friday 7:30am to 5:00pm EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles Kyle can be reached on (571) 272-6746. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Irene Kang/
Examiner, Art Unit 4194
1/15/2008

/Charles R. Kyle/
Supervisory Patent Examiner, Art Unit 4194